

Lessening the Impact of Hail



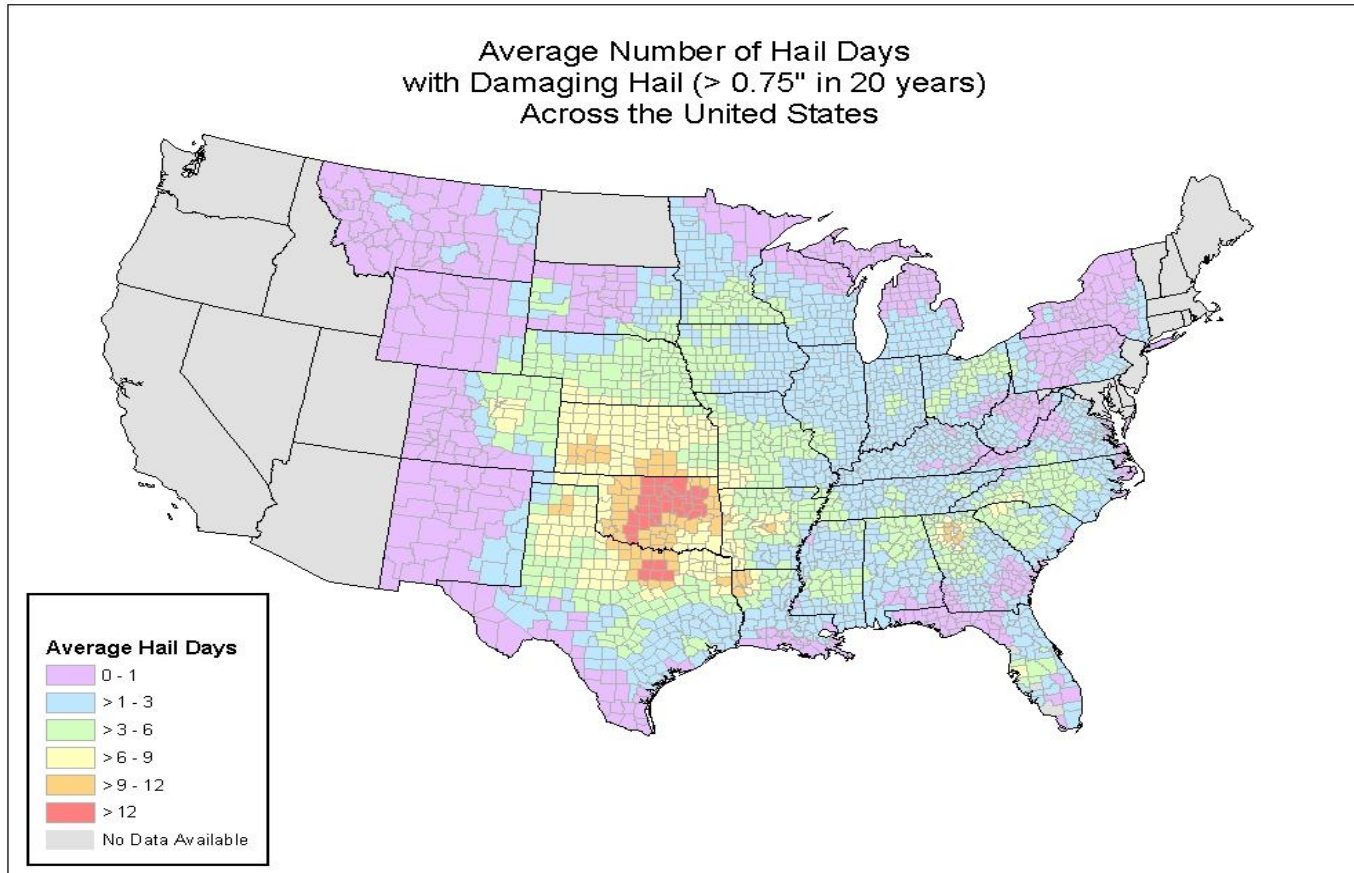
Impact Resistant Roofing Products

Jenny Pye – Liberty Mutual Insurance

A Familiar Sight

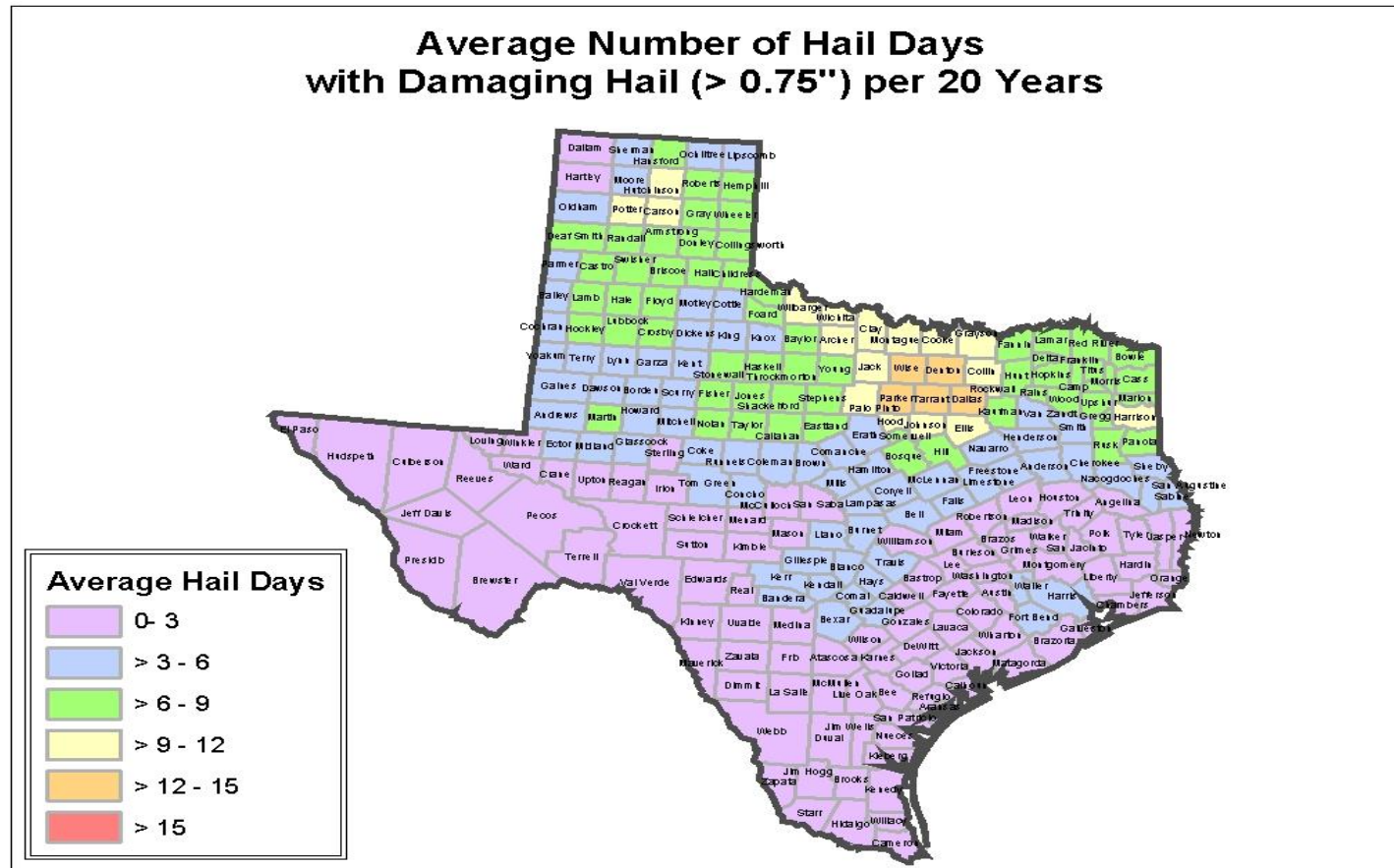


Average Number of Hail Days



Map Courtesy of Institute for Business and Home Safety and Haag Engineering
with Permission

Average Number of Hail Days in Texas



Map Courtesy of Institute for Business and Home Safety and Haag Engineering
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What is an Impact Resistant Roofing Product?

- UL – Underwriter's Laboratories tested to withstand the direct impact from falling steel balls without puncture. (UL 2218)
- Degree of impact resistance classification is based on the size of the steel ball used in the testing (4 sizes).
- Best test at this time to test impact resistance of roofing products.
- A new revised testing standard which utilizes ice balls may be approved in the future (UL 2218B)
- Another test is FM 4473 which uses an Ice Ball Launcher to propel ice balls into materials being tested.
- Impact Resistant does not mean "Hail Proof"
- Also provide greater wind resistance than non-IR roofing products

UL 2218 Testing

Photo of actual UL 2218
Test Performed at Haag
Engineering in
Dallas



Photo Courtesy of Haag Engineering with Permission

IBL 7

Demonstration of Ice Ball Launcher at Haag Engineering in Dallas



Photo Courtesy of Haag Engineering with Permission

UL 2218 Classifications for Impact Resistant Shingles

- Class One – Shingle withstands 1 ¼" steel ball impact
- Class Two – Shingle withstands 1 ½" steel ball impact
- Class Three – Shingle withstands 1 ¾" steel ball impact
- Class Four – Shingle withstands 2" steel ball impact

(UL 2218A –impact resistance testing standard for low slope roofing)

Types of Impact Resistant Roofing Products

- Asphalt Shingles
 - Some manufacturers include: Atlas, Certainteed, Elk, GAF, Malarkey, Owens Corning, Tamko
- Simulated Tiles and Wood
 - Some manufacturers include: Duro-last, EcoStar, Re-New Wood, S&W Forest Products, U.S. Century, South20, GEM, Meeker Cedar Products, EnviroGard, EcoStar
- Metals
 - Some Manufacturers include: Decra, Gerard, American Roofing Ind., Metrotile, Great American Mfr., Fabral

Link to the list of Impact Resistant Roofing Products

<http://www.disastersafety.org/publications/view.asp?id=10537&cid=1085>

Some State DOI's list approved manufacturers and products that qualify for credits

<http://www.tdi.state.tx.us/home/roofingx.html>

Asphalt Shingles

- Currently Several Major Manufacturers Producing Class 3 and 4 products
- Available in 3 Tab and Dimensional Products
- UL Updates Site Regularly on Tested Products

Asphalt Impact Resistant Roofing Products



Photos Courtesy of Lon Smith Roofing
With Permission

Simulated Wood and Tile Products

- Simulated Shakes and Slates made from recycled rubber
- Fiber-Cement Shingles
- Normally applied as individual tiles

Simulated Wood and Tile Impact Resistant Roofing Products



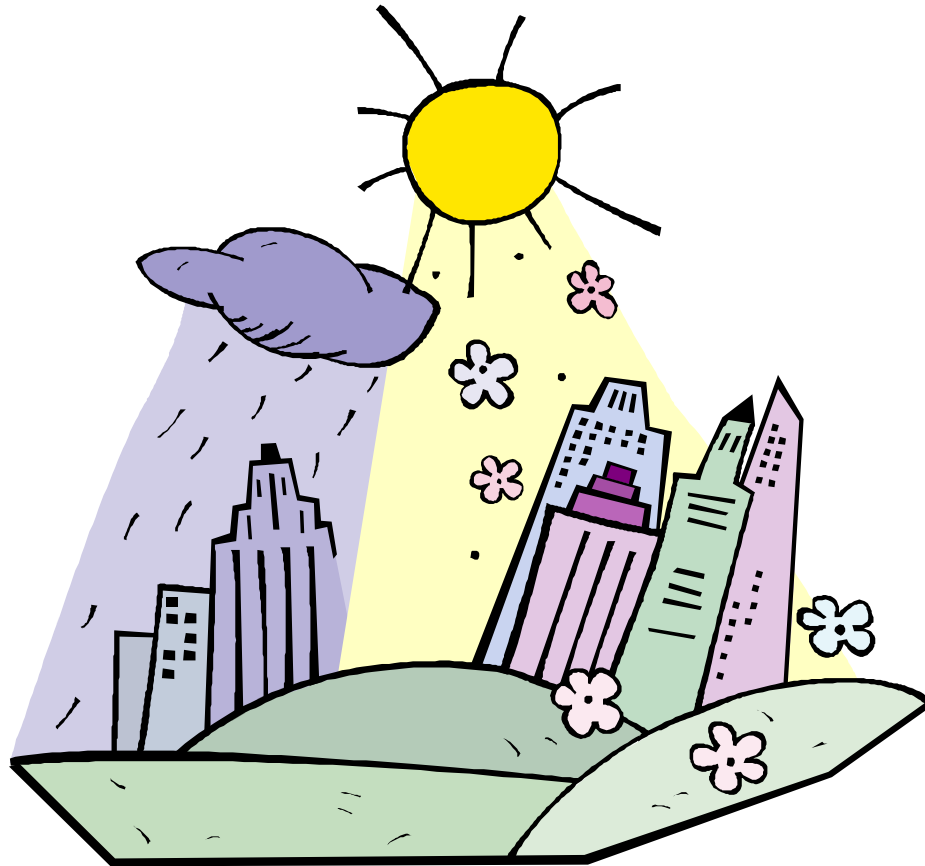
Metals

- Available in numerous types – standing seam, tiles, shakes and panels
- Usually Class 4 rated – Still subject to cosmetic damages
- Usually installable over existing roof with installation of batten system

Metal Impact Resistant Roofing Products



Benefits of Impact Resistant Roofing Products



Benefits to the Consumer

- Some carriers offer premium credits based on class of impact resistant shingle installed and area of the country the consumer is located.
- Consumers can feel more comfortable in raising their wind/hail deductibles after an impact resistant shingle is installed.
- In many jurisdictions carriers only offer wind/hail coverage with a separate deductible that is often 1% to 2% of the Dwelling Limit or higher.
- “Green Effects” – Less roofing products going into land fills.

Benefits to the Carrier

- Improved customer service.
- Fewer claims after a hail/wind event.
- Lower severity for hail/wind claims
- Improving the quality of your customer's investment and yours.

Partnering to Improve

